Petitt, et al. HICKMAN PALERMO TRUONG & BECTTE LP (408) 414-10
Attorney: John D. Henkhaus; Inventor: John D. Henkhaus; John D. Henkhaus; Inventor: John D. Henkhaus; Inventor: John D. Henkhaus; John D. Henk

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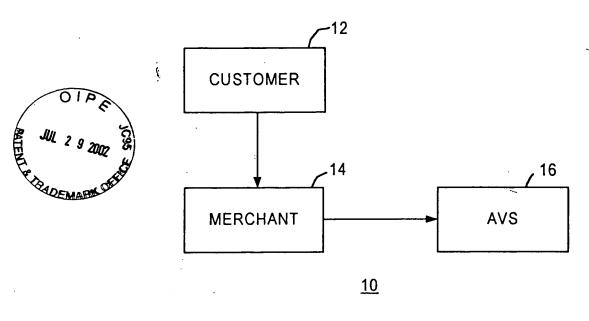


FIG. 1 (PRIOR ART)

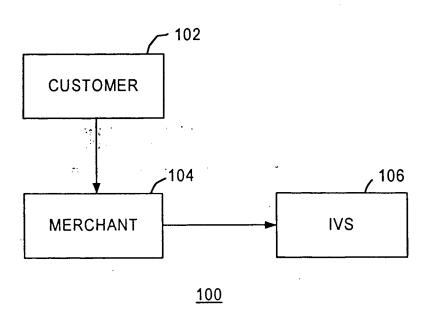


FIG. 2

HICKMAN PALERMO TRUONG & BEG LLIP (408) 414-108 Attorney: John D. Henkhaus; Inventor: John F. Fettitt, et al. Title: Method and System for Detecting Fraud in a Credit Card... Serial No.: 09/442,106; Attorney Docket No. 53588-0025



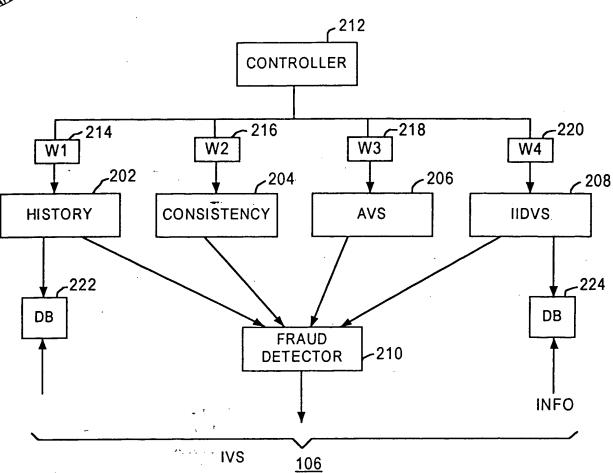


FIG. 3

HICKMAN PALERMO TRUONG & Attorney: John D. Henkhaus; Inventor:

P. Pettitt, et al. Title: Method and System for Detecting Fraud in a Credit Card...
Serial No.: 09/442,106; Attorney Docket No. 53588-0025



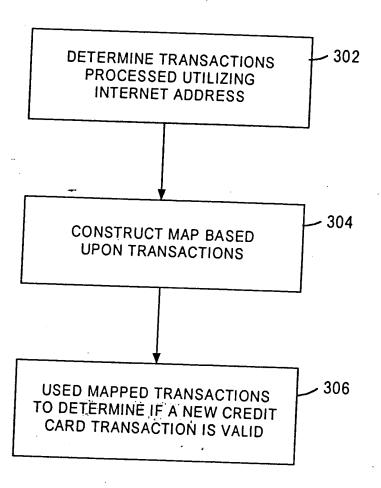


FIG. 4

HICKMAN PALERMO TRUONG & BECK

LLP (408) 414-108

Attorney: John D. Henkhaus; Inventor: John ... Pettitt, et al.

Title: Method and System for Detecting Fraud in a Credit Card... Serial No.: 09/442,106; Attorney Docket No. 53588-0025

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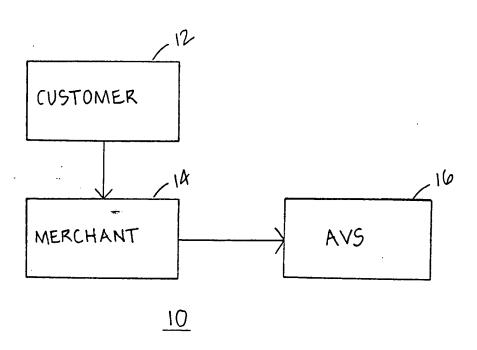


FIG. |
(PRIOR ART)

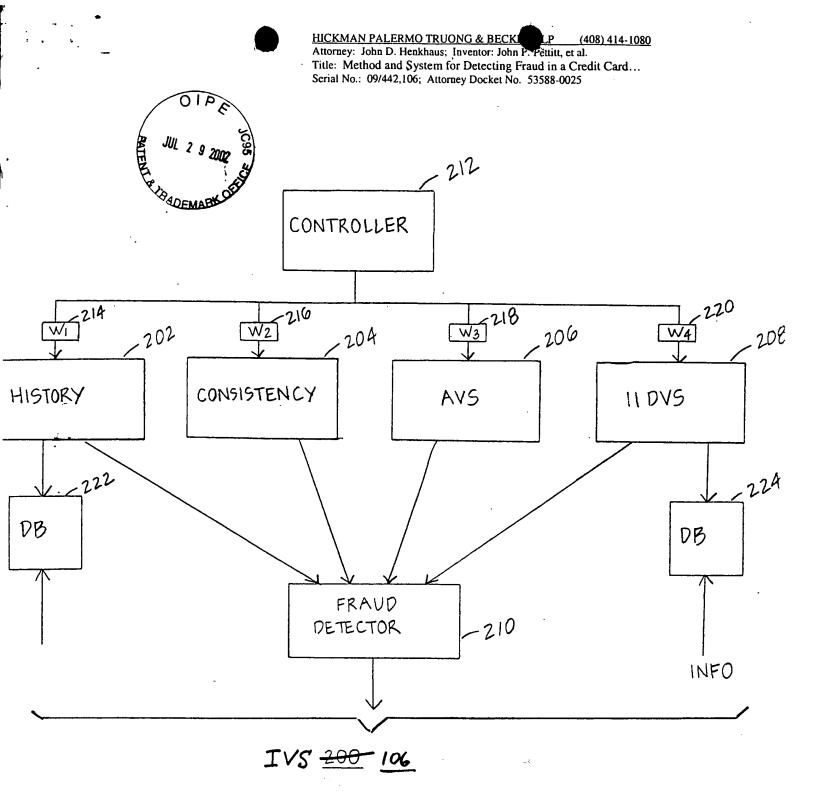


FIG. 3

HICKMAN PALERMO TRUONG & BECK (408) 414-1080

Attorney: John D. Henkhaus; Inventor: John Perettitt, et al.

Title: Method and System for Detecting Fraud in a Credit Card... Serial No.: 09/442,106; Attorney Docket No. 53588-0025

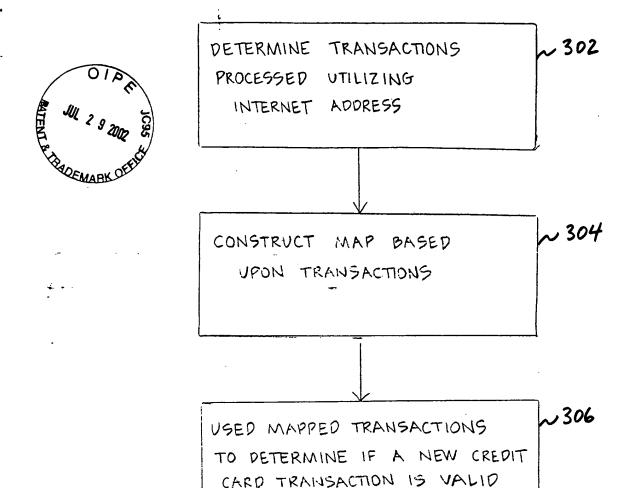


FIG. 4